

Phillip Raymond  
McCalla Raymer Leibert Pierce, LLC  
485F US Highway 1 S  
Suite 300  
Iselin, NJ 08830  
Telephone: (732) 902-5399  
NJ\_ECF\_Notices@mccalla.com  
Attorneys for Secured Creditor



Order Filed on March 26, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:		Chapter 13
Rosana Condina, <i>aka Rossana Condina</i>		Case No. 19-26555-RG
		Hearing Date: March 3, 2021 at 10:00 a.m.
	Debtor.	Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION  
ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

**ORDERED**

**DATED: March 26, 2021**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Rosana Condina  
Case No.: 19-26555-RG  
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY  
AND PROVIDING FOR CURE OF POST-PETITION  
ARREARS**

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THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay filed by NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Movant"), and Rosana Condina ("Debtor") having filed opposition thereto, with respect to the property known 1075 Ringwood Avenue, Pompton Lakes, New Jersey 07442, and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown ORDERED that:

**ORDERED AS FOLLOWS:**

1. Debtor and Movant consented to a three (3) month temporary mortgage forbearance beginning January 1, 2021 through March 1, 2021.
2. Debtor is delinquent nine (9) post-petition payments due April 1, 2020 through December 1, 2020, each payment in the amount of \$3,283.57, less suspense of \$2,425.01, for a total delinquency of \$27,127.12.
3. Debtor shall cure the arrears in the amount of \$27,127.12 by making five (5) equal monthly payments of \$4,521.19, beginning March 15, 2021 through July 15, 2021, and one (1) payment in the amount of \$4,521.17 on August 15, 2021, in addition to Debtor's regular monthly payments.
4. Debtor shall resume post-petition payments to be paid timely and in full with the April 1, 2021 payment.
5. If Debtor should default and fail to make future post-petition payments to Movant that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Movant to proceed with its action against the real property known as 1075 Ringwood Avenue, Pompton Lakes, NJ 07442.

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Debtor: Rosana Condina  
Case No.: 19-26555-RG  
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ARREARS**

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6. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.
7. Debtor shall pay attorney fees and costs for the motion for relief in the amount of \$588.00 to be paid as an administrative claim through the plan.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC  
Attorney for the Secured Creditor

By: 

Phillip Raymond

Date: 3.23.2021

Chestnut Hill Professional Center  
Attorney for the Debtor

By: 

Michael G. Boyd

Date: 5/22/2021

In re:  
Rosana Condina  
Debtor

Case No. 19-26555-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 26, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db	+ Rosana Condina, 1075 Ringwood Avenue, Pompton Lakes, NJ 07442-2316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael G. Boyd	on behalf of Debtor Rosana Condina michaelboydlaw@gmail.com
Phillip Andrew Raymond	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 26, 2021

Form ID: pdf903

Total Noticed: 1

mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7